



Topanga, Old Topanga, Cold Creek,
Dark and Escondido Canyons
Flood Insurance Rate Map Revision

Supervisorial District 3

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Who we are

Los Angeles County Public Works is one of 37 departments directed by the Los Angeles County Board of Supervisors.

What we do

Public Works designs, builds and maintains transportation and flood control infrastructure, and provides municipal services to Los Angeles County (County) unincorporated areas, including serving as the County's Floodplain Manager.

Why we are here

To discuss changes resulting from the Federal Emergency Management Agency (FEMA) revision to your community's Flood Insurance Rate Map.

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Who FEMA is

The Federal Emergency Management Agency (FEMA) is an entity under the Department of Homeland Security.

What FEMA does

Carries out a mission to help people before, during, and after disasters.

Administers the National Flood Insurance Program.

Why FEMA is here

To discuss insurance issues resulting from FEMA's revision to your community's Flood Insurance Rate Maps.

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- The County entered FEMA's National Flood Insurance Program (NFIP) in 1980.
- NFIP makes **flood insurance** available to residents and provides **federal disaster assistance** during federally-declared disasters.
- Flood Insurance Rate Maps delineate **Special Flood Hazard Areas** and risk premium zones. The current maps were last updated in 2008.
- The revised Flood Insurance Rate Maps will be effective on **December 21, 2018**.

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Special Flood Hazard Areas (SFHAs)

- Area covered by Base Flood (1% annual chance of flood).
- NFIP's floodplain management regulations must be enforced by County.
- Zone A – No Base Flood Elevation identified.
- Zone AE – Base Flood Elevation identified.

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Flood Insurance Requirements in SFHAs (Zones A, AE)

- Lender-mandatory purchase requirement for structures in SFHAs on properties with federally-backed loans. Lower cost policies available for properties newly mapped into a SFHA.
- A lender may require insurance for structures outside of SFHAs.

Flood Insurance Requirements Outside SFHAs

- Zone X (Shaded): 0.2% annual chance of flood. Not federally required, but recommended. **Lowest cost.**
- Zone D: Not federally required, but a lender may require. **Higher cost.**

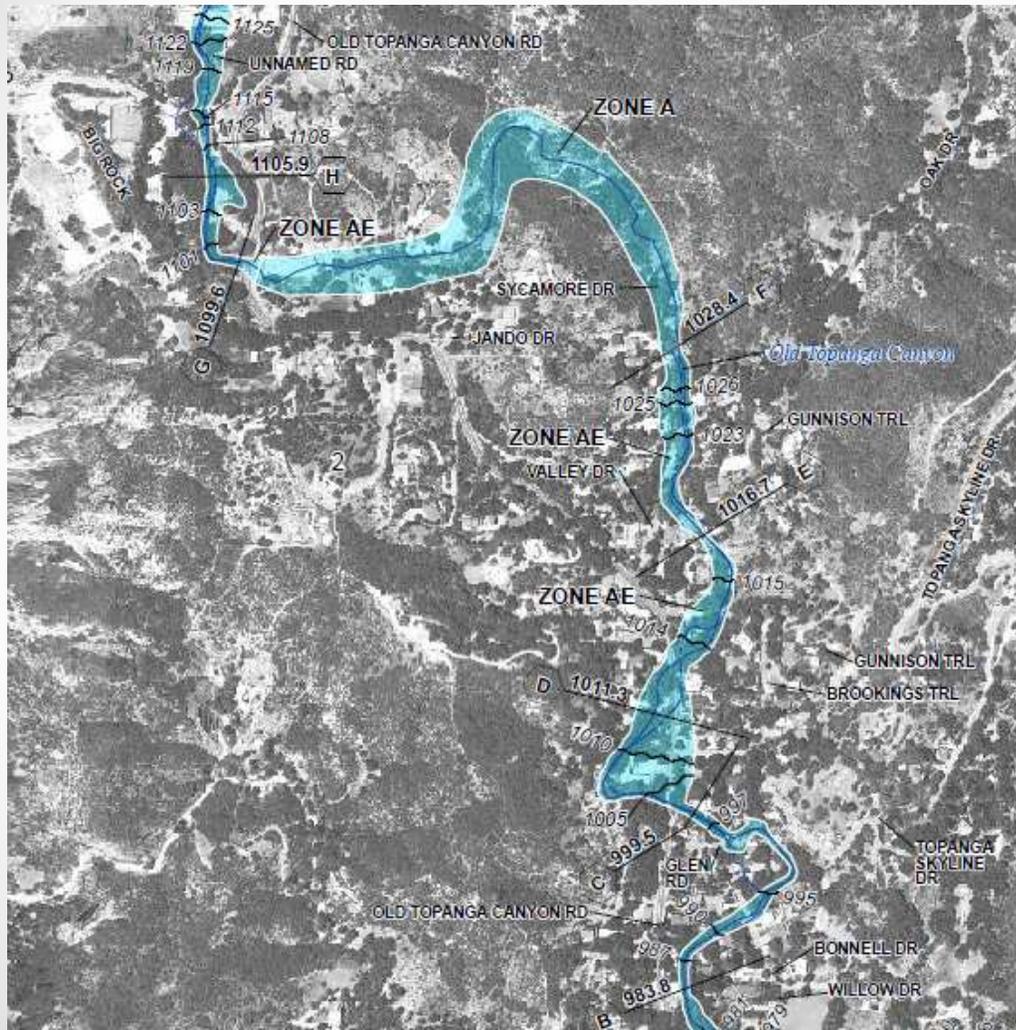
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Changes in Hazard Area Delineations due to Revised Maps

- Added to SFHA (Zones A, AE): 60 properties, 38 structures
- Removed from SFHA (Zones A, AE): 56 properties, 89 structures
- Escondido Canyon: No changes in SFHA boundaries.
- Many properties already have SFHAs: Boundaries shifted and
for some Zone A → Zone AE
- Many properties may now contain X (Shaded) Zones.
- Private properties in Zone D → Zone X

Greater accuracy than 2008 Maps

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SPECIAL FLOOD HAZARD AREAS

	Without Base Flood Elevation (BFE) Zone A, V, A99
	With BFE or Depth Zone AE, AD, AH, VE, AR
	Regulatory Floodway

OTHER AREAS

	NO SCREEN Areas of Minimal Flood Hazard Zone X
	Area of Undetermined Flood Hazard Zone D

18.2 Cross Sections with 1% Annual Chance
17.5 Water Surface Elevation (BFE)

513 Base Flood Elevation Line (BFE)

Hydrographic Feature

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What to Do – Insurance for Affected Properties

- Contact insurance agent early to discuss insurance options.
- Properties newly mapped in an SFHA:
 - Buy insurance *before* **December 21, 2018** – Preferred Risk Policy rate
 - Buy insurance *after* **December 21** – higher Newly Mapped Policy rate
 - Must have *coverage effective by* **December 21, 2019**
 - Standard 30-day waiting period for coverage to be effective
- Premiums increase 15% – 18% until actuarial rate is reached.
→ Elevation Certificates can help with future rates.

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Resources

Public Works' NFIP Website: <https://dpw.lacounty.gov/WMD/NFIP/>

FEMA's website: <https://www.fema.gov/national-flood-insurance-program>

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